B18 (Official Form 18) (12/07)

United States Bankruptcy Court

District of Nevada Case No. <u>09–20212–lbr</u> Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address): CLINTON THOMAS GOTT 14 HUMMINGBIRD CIRCLE HENDERSON, NV 89014

Social Security / Individual Taxpayer ID No.: xxx-xx-6207

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 4/19/10 BY THE COURT

Mary A. Schott Clerk of the Bankruptcy Court

Mary a. Schott

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

B18 (Official Form 18) (12/07) - Cont.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

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User: youngbloo

District/off: 0978-2

Date: Apr 21, 2010

CERTIFICATE OF NOTICE

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Date Rcvd: Apr 19, 2010

Form ID: B18 Case: 09-20212 Total Noticed: 14 The following entities were noticed by first class mail on Apr 21, 2010.

db +CLINTON THOMAS GOTT, 14 HUMMINGBIRD CIRCLE, HENDERSON, NV 89014-2153

aty +CINDY LEE STOCK, 915 EAST BONNEVILLE AVENUE, LAS VEGAS, NV 89101-703

aty +KENT L. IVEY, 64 N PECOS ROAD #800, HENDERSON, NV 89074-7349 LAS VEGAS, NV 89101-7032 +WILLIAM A LEONARD, 6020 S. VALUE ...

AMERICAN EXPRESS BANK FSB, C/O BECKET AND LEE LLP, POB 3001

+AT&T Mobility, P.O. Box 6463, Carol Stream, IL 60197-6463

+Pitney Bowes, 1 Elmont Rd., Stamford, CT 06926-0001

+Sears/Cbsd, Acct No xxxxxxxx0650, 701 East 60th St N, Sionary Company of the 6625 S. VALLEY VIEW #224, LAS VEGAS, NV 89118-4554 K FSB, C/O BECKET AND LEE LLP, POB 3001, MALVER +WILLIAM A LEONARD, tr 5113549 MALVERN PA 19355-0701 4862482 4862485 4862486 Sioux Falls, SD 57104-0432 4862487 ++TAYLOR BEAN WHITAKER MORTGAGE CORP, OCALA FL 34475-9078 (address filed with court: Taylor Bean, Acct No xxxxxxx0507, 101 Ne 2nd Street, Ocala, FL 34470) ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, 4862488 GREENVILLE TX 75403-5609 (address filed with court: Us Dep Ed, Acct No xxxxxx2071, 501 Bleeker Street, Utica, NY 13502) The following entities were noticed by electronic transmission on Apr 19, 2010. tr +EDI: BWALEONARD.COM Apr 19 2010 19:58:00 WILLIAM A LEONARD, 6625 S. VALLEY VIEW #224, LAS VEGAS, NV 89118-4554 +E-mail/Text: USTPRegion17.LV.ECF@usdoj.gov ust U.S. TRUSTEE - LV - 7, 300 LAS VEGAS BOULEVARD, SO., SUITE EDI: DISCOVER.COM Apr 19 2010 19:53:00 SUITE 4300, LAS VEGAS, NV 89101-5803 Discover Fin, Acct No xxxxxxxx3740, Pob 15316, 4862483 Wilmington, DE 19850 EDI: IRS.COM Apr 19 2010 19:53:00 4862484 Internal Revenue Service, 110 City Parkway, Las Vegas, NV 89106 4862489 +EDI: WFFC.COM Apr 19 2010 19:53:00 Wells Fargo, Acct No 6284, P.O. Box 348750, Sacramento, CA 95834-8750 TOTAL: 5 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
TAYLOR BEAN AND WHITAKER MORTGAGE cr C/O BECKET AND LEE LLP, AMERICAN EXPRESS BANK FSB, POB 3001, MALVERN, PA 19355-0701 cr* TOTALS: 1, * 1 Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Signature:

Joseph Spections